

REMARKS

Claims 1-29 are pending in this application, of which claims 1, 8, 16 and 23 have been amended. Claims 30-31 are canceled. No new claims have been added.

Claims 1-3, 7-10, 14-18, 22-25 and 29 stand rejected under 35 U.S.C. § 103(a) as unpatentable over **Cohen** in view of **Rudisill** (both previously applied); and claims 4-6, 11-13, 19-21 and 26-28 stand rejected under 35 U.S.C. § 103(a) as unpatentable over **Cohen**, **Rudisill** and **Hudson et al.**

Applicant respectfully traverses these rejections.

Claim 1 has been amended based on page 27, lines 11-14 of the specification of the instant application (part of the second embodiment). Claim 1, as amended, recites the steps of: (b) discriminating whether or not a payment *from a single storage section* is for a particular purpose when making the payment; (c) discriminating whether or not a total balance of electronic money (“total balance”), remaining *in the single storage section* after the payment, is less than a minimum balance; (d) allowing the payment within a range of the total balance *in the single storage section* if the result of the discriminating in step (b) is positive; and (e) prohibiting the payment *from the single storage section* if the result of the discriminating is negative in step (b) and if the result of the discriminating is positive in step (c).

On the other hand, **Cohen** discloses customized credit and debit cards for issuance by a person or main cardholder, the cards being limited to use in transactions at selected vendors only. **Cohen** also discloses that a charge will be declined if an employee attempts to use it for any

other type of charge, regardless of the amount of the transaction involved, and that the charge will be declined if the employee attempts to use it for anything else or for a charge in excess of the amount authorized. Cohen further discloses that card accounts can be bundled together on a single credit card.

Rudisill has been cited for teaching “a predetermined minimum balance.”

However, both Cohen and Rudisill fails to disclose or suggest the feature of a single storage area/section in a medium for storing electronic money and that payment from the single storage section is allowed or prohibited based on the discrimination of whether or not the payment is for a particular purpose, as recited in claim 1, as amended, of the instant application.

Claim 8 has been amended to correspond to method claim 1, and to recite a system (claim 8), medium (claim 16) or computer-readable recording medium (claim 23) having *a single storage section* for storing electronic money which is defined as an electronic alternative to a currency; a charging means for charging by notifying the medium of the purpose of the payment and the amount to be paid, the charging means being disposed independently of the medium and adapted to be communicably connected with the medium; payment means for making a payment *from the single storage section* in response to the charging by the charging means; minimum balance setting means for setting an amount of electronic money (“amount”) payable only for a particular purpose as a minimum balance in the medium; purpose judgment means for discriminating whether or not the payment *from the single storage section* is for a particular purpose, based on the payment purpose information received from the charging means when the

payment means makes the payment; balance judgment means for discriminating whether or not a total balance of electronic money remaining *in the single storage section* after payment is less than the minimum balance; and control means for controlling the payment means to prohibit payment *from the single storage section* if the result of the discrimination by the purpose judgment means is negative and if the result of the discrimination by the balance judgment means is positive, and to allow payment within the range of the total balance in *the single storage section* if the result of the discrimination in the purpose judgment means is positive. Support for these amendments can be found on page 27, lines 11-14 of the specification of the instant application (second embodiment).

Claims 16 and 23 have been similarly amended.

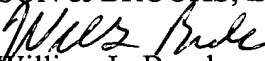
In view of the aforementioned amendments and accompanying remarks, claims 1-29, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, Applicant respectfully petitions for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

ARMSTRONG, KRATZ, QUINTOS,
HANSON & BROOKS, LLP


William L. Brooks

Attorney for Applicant
Reg. No. 34,129

WLB/ak
Atty. Docket No. **010432**
Suite 1000
1725 K Street, N.W.
Washington, D.C. 20006
(202) 659-2930



23850

PATENT TRADEMARK OFFICE